

All that parcel of land situated and lying in the Eighteenth Election District, Frederick County, Maryland, and being that parcel of land consisting of nine acres, more or less and owned by Clyde Earl Stouffer, and purchased from George W. Smith by deed recorded September 19, 1955 and referred to in Liber 551 at folio 531, in the Land Records Office of Frederick County Maryland.

Also, all plumbing, engines, boilers, heating and lighting apparatus, sprinkler or fire extinguishing system, screens, fans, ventilating or air conditioning system, awnings, blinds, window shades, gas ranges, electric ranges, mechanical refrigeration, including refrigerators, mantels, linoleum, wall or in-door beds, wall panels and tapestries, frescoes and paintings on or attached to walls and ceilings and all improvements and fixtures of every kind and description now owned or which may hereafter be owned by the party hereto of the first part, in and upon said premises, or which may hereafter be placed thereon including but not limited to any equity which may be acquired by the said party hereto of the first part, in such property as a result of the making of instalment payments on account of the purchase thereof, it being understood and agreed between the parties hereto that the words "land and premises" wherever they occur in these presents, shall be deemed to include all the equipment, furnishings and fixtures above mentioned and conveyed, together with all the improvements in any-wise appertaining, and all the estate, right title, interest and claim, either at law or in equity, or otherwise however, of the party of the first part, of, in, to, or out of the said land and premises.

In and Upon the Trusts, Nevertheless *hereinafter declared; that is to say: IN TRUST to permit the said party of the first part to use and occupy the said described land and premises and the rents, issues, and profits thereof, to take, have, and apply to, and for his sole use and benefit, until default be made in the payment of the said promissory note hereby secured or any instalment of interest thereon, when and as the same shall become due and payable, or any proper cost or expense in and about the same as hereinafter provided.*

And *upon the full payment of all the said note and the interest thereon, and all moneys advanced or expended as herein provided, and all other proper costs, charges, commissions, half commissions and expenses, at any time before the sale hereinafter provided for to release and reconvey unto and at the cost of the said party of the first part, the said described premises.*

And *it is further covenanted and agreed that in the event of the death of the last surviving trustee, or the resignation, disability, removal from the jurisdiction, or refusal to act of the trustees named in this deed of trust, or either of them, or for any other good cause, the holder of the note, or in the event there is more than one note, the holders representing at least Fifty (50) per centum of the aggregate amount of the outstanding loan herein secured may designate and appoint a substituted trustee or trustees, which act shall be evidenced by the recordation of a certificate of such designation or appointment among the Land Records of the County or District in which the original deed of trust is recorded, and the trustee or trustees so substituted shall be and he, they or it, hereby is or are vested with all the same rights, powers and authority and charged with the same duties as the said parties of the second part herein named.*